



Patent Application Serial No. 10/627,646
Attorney Docket No. 10392-460042

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Steven M. H. WALLMAN
Serial Number : 10/627,646
Filed : July 28, 2003
For : METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR
: SMALLER INVESTORS OR OTHERS TO CREATE AND
: MANAGE A PORTFOLIO OF SECURITIES OR OTHER ASSETS OR
: LIABILITIES ON A COST EFFECTIVE BASIS
Art Unit : 3609
Examiner : Hao Fu
Mail Stop: Amendment
Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313

RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action mailed on July 28, 2008 ("Office Action"), the Applicant respectfully requests reconsideration of the application in light of the following amendments and remarks:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 8 of this paper.